

RFP on Consulting Services Employee Benefits and Insurances
Questions and Answers: September 7, 2018

1. Number of employees and also retirees covered under the Health Plan?

Answer: active employees 6744, retired 5351 and cobra 23

2. Number of employees and retirees covered under the dental plan?

Answer: active employees 2710, retired persons benefit term at retirement, however, they can pick up a COBRA police for 36 months.

3. Number of employees and also retirees covered under the life insurance plan?

Answer: active employees 2741, retired individuals benefit term at retirement, however, they can elect to continue benefit through current provider.

4. Number of employees that would be eligible for the new Voluntary STD and LTD and/or LTC Plans. Suggestions are highly recommended by Broker.

5. Annual premium for the Health Plan?

Answer: 2017/2018 benefit year annual cost Health/RX \$79,696,742.07

6. Annual premium for the Dental Plan?

Answer: 2017/2018 benefit year annual cost \$1,553,547.12

7. Annual Premium for the Life Insurance Plan?

Answer: 2017/2018 b benefit year annual cost \$173,025.91

8. How do you cover your retirees? Are they part of the proposed services within the RFP?

Answer: Yes and there are multiple plans with retirees with same plan as active employees.

9. What are your current benefit plans?

Answer: Medical, Dental, other benefit plans. Medical/RX, Dental, Life Insurance and Flexible Spending.

10. What is your funding arrangements?

Answer: Medical/RX and Dental are self-insured.

11. What are the premiums or premium equivalents on the plans?

Answer: Attached

12. What are the employee contributions?

Answer: N/A

13. Please provide a list of all Health Insurance and Ancillary carriers

Answer: Renewal Date: Dental 3/1/19, Life Insurance 7/1/19, Medical/RX 7/1/19 Stop Loss 1/1/19

Enrollment Date Benefit Enrollment (annually April or June with effective date 7/1/19

Annualized Premium for any self-funded products estimated annual cost for year 2017/18

Health Plan \$79,697,742, Dental Plan \$1,553,547.12, Life Insurance Plan \$173,025.91

14. Does the City provide an in lieu payment to the employee if they opt out of benefit coverage?

Answer: Yes

15. Wellness Initiative?

Answer: The City of Buffalo has a Wellness Committee under the direction and coordination of the Director of Personnel and in concert with a broadly representative Wellness Committee. Efforts have been made to focus on heart health, fitness, stress prevention and nutrition. The Wellness Committee is directly supported by the Mayor's Office and the Department of Human Resources.

16. What does the City do for Employee Dependent audits?

Answer: Suggestions are welcomed

17. Over the course of the engagement 2019 to 2014, how many union contracts will renew that will require negotiation support from the consultant?

Answer: Potentially all eight, however, the City will look to the Consultant to provide efficient and effective ways to reduce spending in conjunction with maintaining the City's integrity.

18. Does the scope of services for the winning consultant include producing and distributing open enrollment material, periodic compliance updates, and benefit programs change (physical copies of open enrollment booklets, creditable coverage letters, SPDs, etc.

Answer: The City is reaching out for an open minded, creative consultant that doesn't mind getting involved in challenging situations.

19. Life Insurance Policies are attached.